

IN RE:

DALE MESTA

AMY MESTA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-25101

Chapter 13

Document No.: 215

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 20th day of December, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
12/20/23 9:20 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Dale Mesta  
Amy Mesta  
Debtors

Case No. 17-25101-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Dec 20, 2023

Form ID: pdf900

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Mesta, Amy Mesta, 33 Ladera Drive, Bethel Park, PA 15102-1119
14749254	+ PNC Everyday Rewards, P.O. box 856177, Louisville, KY 40285-6177
14749255	+ PNC Flex Visa, PNC Bank, Po Box 856177, Louisville, KY 40285-6177
14749256	+ PNC Home Equity, PNC Bank, Po Box 747032, Pittsburgh, PA 15274-7032
14749260	+ Thomas Davis, 160 Highview Dr., Pittsburgh, PA 15241-1637

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Bethel Park School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bnc-quantum@quantum3group.com	Dec 21 2023 00:01:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 21 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14749239	+ Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:22:58	American Express, Po Box 1270, Newark, NJ 07101-1270
14776214	Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 01:01:05	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14782683	+ Email/Text: csc.bankruptcy@amwater.com	Dec 21 2023 00:01:00	American Water, c/o Pennsylvania American Water, PO Box 371880, Pittsburgh, PA 15250-7880
14749240	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 21 2023 00:00:00	Bank of America, Po Box 15019, Wilmington, DE 19886
14749241	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 21 2023 00:23:16	Best Buy Credit Services, Po Box 9001007, Louisville, KY 40290-1007
14791503	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Bethel Park School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA

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			15219-6101
14749242	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 21 2023 00:23:38	Capital One, Po Box 71083, Charlotte, NC 28272-1083
14779172	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 21 2023 00:23:40	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14776213	Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:34:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14749244	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 21 2023 00:23:13	Citi Bank, Po Box 9001037, Louisville, KY 40290-1037
14780816	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 21 2023 00:23:03	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14749249	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 21 2023 00:22:58	Macy's, Po Box 78008, Phoenix, AZ 85062
14982338	Email/Text: bnc-quantum@quantum3group.com	Dec 21 2023 00:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14749245	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 21 2023 00:23:16	Dick's, Synchrony Bank/ROS, Po Box 960012, Orlando, FL 32896-0012
14749246	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 21 2023 00:23:40	Home Depot, Po Box 9001010, Louisville, KY 40290-1010
14749243	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 21 2023 00:09:17	Chase Cardmember Service, Po Box 1423, Charlotte, NC 28201
14749247	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 21 2023 00:00:00	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14782917	Email/PDF: resurgentbknofications@resurgent.com	Dec 21 2023 00:23:18	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14749248	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 21 2023 00:10:41	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14791502	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14749250	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 21 2023 00:23:30	NTB Credit Plan, Po Box 9001006, Louisville, KY 40290-1006
14749251	Email/Text: csc.bankruptcy@amwater.com	Dec 21 2023 00:01:00	PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14768115	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC, PO Box 94982, Cleveland, OH 44101
14749253	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC Bank, Po Box 747032, Pittsburgh, PA 15274
14749719	+ Email/PDF: rmscedi@recoverycorp.com	Dec 21 2023 00:10:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14749252	^ MEBN	Dec 20 2023 23:59:20	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14779208	Email/Text: bnc-quantum@quantum3group.com	Dec 21 2023 00:01:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14749257	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 21 2023 01:11:31	Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
14749258	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 21 2023 00:49:51	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14749259	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 21 2023 00:10:36	Synchrony Bank/Levin, Po Box 960061, Orlando, FL 32896-0061

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14749261	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 21 2023 00:01:00	Toyota, Toyota Financial Services, Po Box 5855, Carol Stream, IL 60197-5855
14767295	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 21 2023 00:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14784644	Email/PDF: ebn_ais@aisinfo.com	Dec 21 2023 00:23:40	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14749262	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 21 2023 00:00:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
14749263	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 21 2023 00:01:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248
14768126	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 21 2023 00:01:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14768101	*+	American Express, Po Box 1270, Newark, NJ 07101-1270
14768102	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 15019, Wilmington, DE 19886
14768103	*+	Best Buy Credit Services, Po Box 9001007, Louisville, KY 40290-1007
14768104	*+	Capital One, Po Box 71083, Charlotte, NC 28272-1083
14768106	*+	Citi Bank, Po Box 9001037, Louisville, KY 40290-1037
14768111	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, Po Box 78008, Phoenix, AZ 85062
14768107	*+	Dick's, Synchrony Bank/ROS, Po Box 960012, Orlando, FL 32896-0012
14768108	*+	Home Depot, Po Box 9001010, Louisville, KY 40290-1010
14768105	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Cardmember Serivce, Po Box 1423, Charlotte, NC 28201
14768109	*+	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14768110	*	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14768112	*+	NTB Credit Plan, Po Box 9001006, Louisville, KY 40290-1006
14768113	*	PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14768116	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 747032, Pittsburgh, PA 15274
14768117	*+	PNC Everyday Rewards, P.O. box 856177, Louisville, KY 40285-6177
14768118	*+	PNC Flex Visa, PNC Bank, Po Box 856177, Louisville, KY 40285-6177
14768119	*+	PNC Home Equity, PNC Bank, Po Box 747032, Pittsburgh, PA 15274-7032
14768114	*	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14768120	*+	Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
14768121	*	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14768122	*+	Synchrony Bank/Levin, Po Box 960061, Orlando, FL 32896-0061
14768123	*+	Thomas Davis, 160 Highview Dr., Pittsburgh, PA 15241-1637
14768124	*+	Toyota, Toyota Financial Services, Po Box 5855, Carol Stream, IL 60197-5855
14768125	*	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304

TOTAL: 1 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Bethel Park School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com
Julie Frazee Steidl	on behalf of Debtor Dale Mesta julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Joint Debtor Amy Mesta julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9